

**DECISION**  
**on Tariffs and Fees and Commission for Natural Persons of Stopanska banka a.d. Bitola**  
**2017**

<b>Tariff</b>	<b>Type of service</b>	<b>Basic calculation</b>	<b>Commission amount</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>A</b>	<b>MKD OPERATIONS</b>		
<b>I</b>	<b>SERVICE FOR THE BANK DEPOSITORS</b>		
<b>1</b>	<b>MKD accounts – savings deposits, current accounts and payment cards</b>		
1.1	Opening savings deposits and issue of a savings book	Savings book	Commission free, minimum deposit MKD 1,000.00
1.2	Opening retail transaction accounts	Account	Commission free MKD 100,00 for urgent opening
1.2.1	Maintaining retail transaction accounts	Monthly account turnover up to MKD 500.00	Commission free
		Monthly account turnover over MKD 500.00	MKD 25.00 monthly
		Transaction accounts with turnover only based on interest, transfer from/to savings book, credit card or credit subaccount in the Bank	Commission free
1.3	Cash payments from natural persons for various services on accounts in other banks and in favor of corporate accounts – customers of the Bank with which the Bank has not concluded an agreement for regulation of mutual relations		
1.3.1	Cash payments via internal clearing	Payment order from MKD 0-10,000	MKD 20.00
		Payment order over MKD 10,000	MKD 40.00
1.3.2	Cash payments via KIBS	Payment order from MKD 0-5,000	MKD 35.00
		Payment order over MKD 5,000	MKD 80.00

1.3.3	Cash payments via MIPS	Payment order delivered up to 12:00 pm  Payment order delivered after 12:00 pm	MKD 220.00  MKD 230.00
1.3.4	Cash payments at teller counter in favor of savings books, transaction accounts, consumer, housing and other loans	Amount	Commission free
1.3.5	Cashless payments under consumer, housing and other loans	Amount	Commission free
1.4	Cashless payments in favor of other transaction accounts		
	- In the Bank	Payment order amount	MKD 15.00
	- For consumers that do not have transaction accounts in the Bank via KIBS	Payment order delivered up to 12:00 pm Payment order delivered after 12:00 pm	MKD 35.00 MKD 40.00
	- For consumers that do not have transaction accounts in the Bank via MIPS	Payment order delivered up to 12:00 pm Payment order delivered after 12:00 pm	MKD 220.00 MKD 230.00
1.4.1	Cashless payments in favor of other transaction accounts by the use of E-bank service	Payment order amount	
	- In the Bank	Payment order amount	Commission free
	- For consumers that do not have transaction accounts in the Bank via KIBS	Payment order delivered up to 12:00 pm Payment order delivered after 12:00 pm	MKD 7.00 MKD 15.00
	- For consumers that do not have transaction accounts in the Bank via MIPS	Payment order delivered up to 12:00 pm Payment order	MKD 35.00

		delivered after 12:00 pm	MKD 60.00
1.4.2	Commission for SMS Notification		Package A – MKD 50.00 monthly, other than for users of personal banking – commission free  Package B – MKD 100.00 monthly, other than for users of personal banking – MKD 50.00
1.4.3	Cancellation of a payment order from KIBS requested by a client	Payment order amount	MKD 100.00
1.4.4	Requesting information by a notary public, lawyer and etc. in accordance with law	Payment order amount	MKD 300.00
1.5	Standing order payment through MKD savings book, transaction account for permanent monthly own housing expenses (electricity, water, phone, heating, kindergarten, schooling, taxes and other payments) as well as payment in favor of natural or legal persons that have accounts in the Bank	Payment order amount	0.02%, min MKD 20.00
1.6	Organized disbursement with standing order through a savings book, transaction account in favor of legal entities	Amount	2% of the paid amount charged from the legal entity
1.6.1	Organized disbursement with standing order through transaction account in favor of legal entities		0.02%, min MKD 20.00
1.7	Standing order for transfer of funds on own accounts in the Bank		Commission free
1.8	Disbursement at teller counter from transaction accounts	Disbursed amount	0.1%, min MKD 15.00
1.9	Cancellation or balancing of a savings book, transaction account	Calculation	MKD 300.00
1.10	Amortization (replacement) of a lost savings book	Copy	MKD 200.00
1.11	Replacement of a damaged savings account by the saver's default	Copy	MKD 200.00
1.11.1	Declaring a savings book cancelled	Announcement	MKD 100.00
1.12	Sending default notice due to unpermitted overdraft on current accounts	Default notice	MKD 100.00
1.12.1	Sending second default notice due to unpermitted overdraft on current accounts	Default notice	MKD 250.00
1.13	Issue of transcripts (card statements)	Document	MKD 40.00 in case of second issue
1.14	Printing current account statement		Commission free
<b>Note: Fees and commissions in MKD payment operations for natural persons shall be charged in parallel with the</b>			

<b>transaction</b>			
<b>2</b>	<b>Credit operations</b>		
2.1	Transfer of a long-term housing loan to another borrower	Per loan	1% of the loan balance, min MKD 3,000, and the remaining part of a heritage and court decision commission free
2.2	Commission for approved housing loan	Application	1% of the loan amount 0% for refinancing
2.2.1	Commission for approval of a housing or business premise loan with fixed interest rate in the first five years for employees in companies and their related entities that have participation in the Bank over MKD 60,000,000.00 as well as for buying residential or business premises from a company/investor or their related entities that have participation in the Bank over MKD 60,000,000.00	Application	MKD 500.00 for company managers or their related entities that have participation in the Bank over MKD 60,000,000.00 1% for others 0% for refinancing
2.2.2	Commission for approval of subsidized housing loan	Application	1% of the loan amount
2.3	Loan application charges	By case	MKD 200.00
2.3.1	Charges for application for subsidized housing loan	By case	MKD 500.00
2.3.2	Charges for application for Mediplus loan, Summer vacation loan, non-purpose consumer MKD loan, fixed interest rate in the first year, frame limit, commissioning (starter) loan for self-employment project	By case	Commission free
2.3.3	Application charges MKD non-purpose consumer loan – “Loan 5”	By case	MKD 500.00
2.4	Commission for approval of purpose consumer loans, car loans, loans for purchase of agricultural equipment, reconstruction loans, bond secured loans	Application	1% of the loan amount for salary recipient in STBBT 1.5% of the loan amount for salary recipient in another bank
2.4.1	Commission for approval of purpose pensioner loans	Application	1% of the loan amount
2.4.2	Commission for approval of Mediplus loan for baby-birth and other medical services	Application	- MKD 1,000 for loans up to MKD 120,000 - 1.5% of the amount for loans over MKD 120,000
2.4.3	Commission for approval of Mediplus Aesthetic loan	Application	0.5% for clients of the Bank 1% for other clients
2.4.4	Car loan for buying vehicles from Porsche Macedonia, Automakedonija, Automotive Group, Automobile SK	Application	1% of the loan amount
2.4.5	Commission for approval of Student Loan	Application	- MKD 2,000 – fixed commission for a loan up to MKD 10,000

			- MKD 3,500 – fixed commission for a loan up to MKD 15,000 - MKD 5,000 – fixed commission for a loan up to MKD 20,000
2.5	Commission for approval of loans for purchase of business premises	Application	1% of the loan amount for salary recipient in STBBT 1.5% of the loan amount for salary recipient in another bank 0.5% of the loan amount for refinancing
2.6	Commission for approval of non-purpose consumer loans	Application	2% of the loan amount
2.6.1	Commission for approval of non-purpose MKD loans with FX clause for employees in AD ELEM-REK Bitola – Package 1	Application	1.9% of the loan amount
2.6.2	Commission for approval of Instant MKD loans with FX clause for employees in AD ELEM-REK Bitola – Package 2	Application	1.2% of the loan amount
2.6.3	Commission for approval of refinancing loans for employees in NBRM, CR, CSD, PRO, Macedonian Stock Exchange, Alkaloid AD Skopje, financial institutions, judiciary	Application	1% of the loan amount
2.6.4	Commission for approval of non-purpose pensioner loans	Application	2% of the loan amount
2.6.5	Commission for approval of non-purpose short-term consumer loan – Summer vacation Loan	Application	- MKD 500 – fixed amount for a loan up to MKD 30,000 - MKD 1,000 – fixed amount for a loan from MKD 30,001 to MKD 60,000 - MKD 2,000 – fixed amount for a loan from MKD 60,001 to MKD 100,000
2.6.6	Commission for approval of non-purpose MKD loan with fixed interest rate in the first 3 years	Application	1.5% of the loan amount
2.6.7	Commission for approval of MKD consumer loan “Loan 5”	Application	- 2% of the loan amount - 0% if used for refinancing over 70% of the loan amount (only if assumed from another bank)
2.7	Commission for approval of non-purpose consumer mortgage-secured loan	Application	2% of the loan amount
2.7.1	Non-purpose consumer mortgage-secured loan with fixed interest rate in the first 3 years	Application	1.5% of the loan amount
2.8	Commission for approval of financing loans	Application	Commission free
2.9	Commission for approval of deposit-secured loans	Application	0.5% of the loan amount, max MKD 15,000

2.9.1	Commission for approval of any loans for the employees in Stopanska banka a.d. Bitola	Application	Fixed MKD 500.00
2.9.2	Commission for approval of deposit-secured loans for employees in companies and their related entities that have participation in the Bank over MKD 60,000,000	Application	0.1% of the loan amount, max MKD 3,000
2.9.3	Commission for approval of deposit-secured loans for employees in companies and their related entities that have participation in the Bank over MKD 60,000,000 with combined collateral (deposit and mortgage on real estate)	Application	0.1% of the loan amount, max MKD 6,000
2.10	Commission for prepayment of a long-term mortgage-secured or housing loan	Prepaid loan amount	- commission free for prepayment up to 20% of the remaining part of the loan principal in the current month; - 3% of the prepaid loan principal for amounts over 20% of the remaining part of the loan principal
	Commission for prepayment of MKD consumer loan with fixed interest rate in the first 3 years and MKD consumer loan Package 5	Amount	- 1% if the loan is prepaid in the first 3 years - 0% if the loan is prepaid after the third year
	Commission for prepayment of MKD consumer loan Package 5	Amount	- 1% if the loan is prepaid in the first year - 0% if the loan is prepaid after the first year
2.10.1	Commission for approval of commissioning (starter) loan	Application	0.5% of the loan amount
2.10.2	Commissioning fee	Amount	From 0.5% to 5% annually
2.10.3	Commission for approval of commissioning (starter) loan through self-employment project	Application	Commission free
2.10.4	Commission for prepayment of MKD non-purpose consumer loan "Loan 5"	Prepaid loan amount	- 1% of the amount, if the loan is prepaid in the first year - commission free, if prepaid after the first year
2.11	Taking measures against late debtors by way of default notice delivered to the debtor and guarantors	Default notice	MKD 100.00 for the first default notice MKD 250.00 for the second default notice MKD 500.00 final default notice before taking action
2.12	Drafting a new payment schedule for long-term loans	Application	MKD 300.00
2.13	Commission for annex to agreement	Application	1% of the amount of undue

			principal, min MKD 3,000, other than for deposit-secured loans, for which the commission is MKD 1,000 one-off regardless of the loan amount
2.14	Commission for annex to agreement for housing loans	Application	0.5% of the amount of undue principal, under heritage decision and other court decisions commission free
2.14.1	Commission for annex to loan agreement for the employees in STBBT, related to all amendments to the contractual terms and conditions, other than extension of the agreement period	Application	MKD 500.00
2.15	Commission for frame limit agreement	Application	0.1% of the approved amount one-off (min MKD 5,000.00, max MKD 100,000)
2.16	Issue of certificates	Application	MKD 100.00
2.17	Handling charges in case of change from better to worse risk category for borrowers of mortgage loans	Existing loan balance	1% one-off
2.18	Commission for reassessment by certified assessor having agreement concluded with the Bank	Item (item shall mean unit real estate (land or facility), driving license or other ownership document	MKD 3,000 for movable property, MKD 3,000 for real estate + MKD 500.00 for each next item
<b>3</b>	<b>GUARANTEE OPERATIONS</b>		
	All types of letters of guarantee for natural persons	Amount	0.15% for each quarter or part thereof, or min MKD 500.00 for a letter of guarantee secured by interest-free deposit; 0.30% for each quarter or part thereof, or min MKD 1,000 for all other letters of guarantee
<b>4</b>	<b>Other operations</b>		
4.1	Photocopy of documents	Per page	MKD 20.00
4.2	Photocopy of non-banking documents requested by natural persons who are not depositors of the Bank	Per page	MKD 50.00
4.3	Issue of certificates related to MKD and FX savings books, current accounts and treasury operations	Certificate	MKD 100.00
4.4	Issue of interest rate list, information on interest rate lists and interest rates (requested by a client – natural person)	Principal	MKD 300.00 of the principal amount plus 18% VAT

4.5	Issue of various certificates, data verification, other than certificates of turnover on transaction accounts for tax registration	Certificate	MKD 200.00
4.6	Issue of transcripts of bank statements, cards and documents	Per page	MKD 100.00
4.7	Execution of court decisions and enforcement decisions under MKD and FX transaction accounts, MKD and FX savings books	Decision	MKD 1,000 + MKD 50.00 of the principal amount MKD 500.00 for broadcast fee for natural persons
4.7.1	Blocked account notice	Order	MKD 200.00
4.7.2	Unblocked account notice	Order	MKD 200.00
4.7.3	Partial execution of decisions	Order	MKD 50.00 on each partial payment
4.8	Execution of court decisions and orders for collection of claims	Decision	MKD 1,000 + MKD 50.00 of the principal amount MKD 500.00 for broadcast fee for natural persons
4.9	Replacement of damaged banknotes (paper money)		10% of the banknote value, min MKD 50.00
4.10	Verification of banknote validity – foreign currencies	Banknote	MKD 50.00
4.11	Drafting and printing of calculation of required funds for purchase flats in state ownership	Calculation	2% of the value of calculated amount
4.12	Calculation of monthly annuity under contract administered in the Bank for payment of state owned flats	Calculation	2% of the value of calculated amount
4.13	Calculation of monthly annuity under contract administered in another bank for payment state owned flats	Calculation	MKD 500.00
4.14	Disbursement of bond interest coupons	Nominal value of an interest coupon	As agreed with the bond issuer
4.15	Commission for unauthorized claim (complaint)	Per claim	MKD 500.00
4.16	Sale of drafts 100 200 500	Item Item Item	MKD 100 MKD 200 MKD 500
4.17	Rental of safe boxes (by their size in mm <sup>3</sup> ):		

***Price list of safe boxes for natural persons***

Code	Dimensions	Monthly*	Yearly*
A1	100 x 300 x 500	289.00	2,312,
A2	150 x 300 x 500	330.00	2,642
A3	200 x 300 x 500	399.00	3,192
A4	300 x 300 x 500	454.00	3,632
A5	600 x 300 x 500	550.00	4,400



\* 18% VAT is included in the commission for a safe box

4.17.a	Commission for forced safe box opening in case of lost key	The price includes forced opening, purchase of a new lock and mounting	Commission of EUR 350 in MKD counter value by a daily middle rate of NBRM on the date of forced opening
4.18	Personal banking	Application	Commission free in the first 6 month of the date of conclusion of the agreement MKD 500 monthly fee after the expiry of the promotional period



5.3.4.1	Reissue of URGENT PIN code	MKD 300.00	MKD 300.00	MKD 300.00	MKD 300.00	MKD 300.00	MKD 300.00
5.3.5	Commission for monthly statement	/	MKD 50.00 (by post)	MKD 50.00 (by post)	MKD 50.00 (by post)	Commission free	MKD 50.00 (by post)
5.3.6	Check of balance at ATM of the Bank	MKD 5.00	MKD 5.00	MKD 5.00	MKD 5.00	MKD 5.00	MKD 5.00
5.3.6.1	Check of balance at ATM of other banks	MKD 20.00	MKD 20.00	MKD 20.00	MKD 20.00	MKD 20.00	MKD 20.00
5.3.7	Follow-up of transactions and monthly statements via the Internet	Commission free	Commission free	Commission free	Commission free	Commission free	Commission free
5.3.8	Blocked card – electronically	MKD 150.00	MKD 100.00	MKD 150.00	MKD 150.00	MKD 150.00	MKD 150.00
5.3.9	Unblocked card	MKD 150.00	MKD 100.00	MKD 150.00	MKD 150.00	MKD 150.00	MKD 150.00
5.3.10	Unblocked PIN	MKD 150.00	MKD 150.00	MKD 150.00	MKD 150.00	MKD 150.00	MKD 150.00
5.3.11	Permanently blocked card on stop list	MKD 1000.00	MKD 300.00	MKD 1000.00	MKD 1000.00	MKD 1000.00	MKD 1000.00
5.3.12	Commission for unjustified claim (complaint)	MKD 1000.00	MKD1000.00	MKD 1000.00	MKD 1000.00	MKD 1000.00	MKD 1000.00
5.3.13	Change of card parameters	MKD 150.00	MKD 150.00	MKD 150.00	MKD 150.00	MKD 150.00	MKD 150.00
5.3.14	Commission for issue of urgent card	MKD 500.00	MKD 500.00	MKD 300.00	MKD 500.00	MKD 500.00	MKD 500.00
5.3.15	Commission for issue of certificate requested by user	MKD 100.00	MKD 100.00	MKD 100.00	MKD 100.00	MKD 100.00	MKD 100.00
5.3.16	Commission for cancellation of a card (other than suspicious and disputable)	MKD 200.00	MKD 200.00	MKD 200.00	MKD 200.00	MKD 200.00	MKD 200.00
5.3.17	Commission for takeover of card retained in ATM	MKD 100.00	MKD 100.00	MKD 100.00	MKD 100.00	MKD 100.00	MKD 100.00
5.3.18	Commission for change of daily limit	MKD 200.00	MKD 200.00	MKD 200.00	MKD 200.00	MKD 200.00	MKD 200.00

\* Membership is paid on monthly level (the amount of annual membership is divided in twelve equal installments)

<b>B.</b>	<b>FX OPERATIONS</b>		
<b>I</b>	<b>FX ACCAUNTS</b>		
1.	Opening FX savings deposit and savings book	Book or account	Commission free, minimum deposit in MKD 1,000 counter value
2.	Payment in favor of transaction account or FX savings deposit in cheques, letters of credit, remittances and other payment instruments	Up to EUR 30.00 Over EUR 30.00	Commission free Fixed MKD 120.00 real costs
2.1.1	Payment in favor of transaction account or cash FX savings deposit and remittance with OUR indication		Commission free
2.1.2	Inflows from another domestic bank		Commission calculated by the domestic bank
2.1.3	Return of undistributed FX inflow requested by foreign, domestic bank		EUR 15.00 of the inflow
2.1.4	Return of undistributed FX inflow requested by the client		EUR 15.00 of the inflow amount
3.	Disbursement from FX savings deposit – account in:		
3.2	- cash (bordereau)	MKD counter value of the disbursement	1.5%, min MKD 250.00
3.3	Making transactions abroad from FX transaction account if the costs are deducted from the transfer (SHARED)	MKD counter value	0.30%, min MKD 600.00
3.4	Making transactions abroad from FX transaction account if foreign costs are paid immediately (OUR): - transfer up to EUR 2,500 - transfer from EUR 2,501-5,000 - transfer from EUR 5,001-10,000 - transfer from EUR 10,001-100,000 - transfer over EUR 100,001	MKD counter value	- EUR 20.00 - EUR 30.00 - 0.60%, min EUR 40.00 - 0.40%, min EUR 60.00 - 0.30%, min EUR 300.00
3.4.1	Change of instructions and interceding	Request	MKD 600.00 + real costs of the foreign bank
3.5	Making transfers in the country	MKD counter value	0.30%, min MKD 600.00
3.6	Making transfers in the country on the account of the same owner in another bank	MKD counter value	0.30%, min MKD 600.00, max MKD 3,000
3.7	Making transfers based on standing order	MKD counter value	1%, min MKD 600.00
4.	Payment from FX savings deposit – account, if the inflow originates from transfer or cheque in:		
4.1	MKD		Commission free
4.2	Assets	MKD counter value	- 0.5% (min MKD 250.00) of the inflow amount,

			- commission free, if it is term or aged inflow in the Bank to a minimum period of 15 days or used for payment of remittance abroad
5.	Payment of consigned goods	MKD counter value	1% by purchase of assets
6.	Conversion (currency convert) in case of payment of cash from FX savings deposit – account:		
6.1	Requested by the saver	MKD counter value of the payment currency	1%
6.2	Conversion offered by the Bank		Commission free
7.	Conversion (currency convert) in case of transfer in a foreign country	MKD counter value	Commission free
8.	Declaring FX savings book – account cancelled	Announcement	MKD 100.00
8.1	Amortization (replacement) of lost (damaged) FX savings book	Copy	MKD 200.00
9.	Closing (terminating) FX savings deposit – account	Deposit or account	MKD 500.00
10.	Closing (terminating) FX savings deposit – account by way of transfer of the funds in another bank	Deposit or account	MKD 1,000
11.	Issue of authorization against FX savings deposit - account		Commission free
12.	Delivery of notice for payment (cheque or remittance) made by foreign savers		Commission free
13.	Issue of statements for interest calculated on savings deposit - account of savers in a foreign country		Commission free
14.	Provision of written and verbal information to savers in the Bank in the sphere of FX savings		Commission free
15.	Provision of bank publications and promotional material to the savers in the Bank		Commission free
<b>II FX ACCOUNTS AND SAVINGS DEPOSITS OF FOREIGN NATURAL PERSONS</b>			
1.	Opening FX savings deposits and issue of a savings book	Deposit or savings book	Commission free
2.	Payment in favor of transaction account or FX savings deposit in cheques, letters of credit, remittances and other payment instruments	Up to EUR 30.00 Over EUR 30.00	Commission free Fixed EUR 2.00 real costs
2.1.1	Payment in favor of transaction account or cash FX savings deposit and remittance with OUR indication		Commission free
2.1.2	Inflows from another domestic bank		Commission calculated by the domestic bank
2.1.3	Return of undistributed FX inflow requested by foreign, domestic bank		EUR 15.00 of the inflow amount

2.1.4	Return of undistributed FX inflow requested by the client		EUR 15.00 of the inflow
3.	Disbursement from FX savings deposit – account in:		
3.1	- cash	MKD counter value	1%
	- cheques		
	- letter of credit and other payment instruments		
3.2	Transactions from FX transaction account if the costs are deducted from the transaction (SHARED)	MKD counter value	0.3%, min MKD 600.00
3.2.1	MKD payments from account up to MKD 100,000.00		
	- Internal	Payment order	MKD 30.00
	- Via KIBS	Payment order	MKD 50.00
	- Via MIPS up to 12:00 pm	Payment order	MKD 110.00
	- Via MIPS after 12:00 pm	Payment order	MKD 200.00
3.2.2	MKD payments from account over MKD 100,000.00	Transfer amount	0.15%, min MKD 300.00
3.3	Making transactions abroad from FX transaction account if foreign costs are paid immediately (OUR): - transfer up to EUR 2,500 - transfer from EUR 2,501-5,000 - transfer from EUR 5,001-10,000 - transfer from EUR 10,001-100,000 - transfer over EUR 100,001	MKD counter value	- EUR 20.00 - EUR 30.00 - 0.60%, min EUR 40.00 - 0.40%, min EUR 60.00 - 0.30%, min EUR 300.00
3.3.1	Change of instructions and interceding	Request	EUR 10.00 + real costs of the foreign bank
3.3.2	Return of undistributed FX inflow requested by the client		EUR 15.00 of the inflow amount
3.3.3	Change of instructions and interceding	Request	EUR 20.00 in MKD counter value + real costs of the foreign bank
3.4	Transaction based on standing order	MKD counter value	1%, min MKD 600.00
4.	Currency convert in case of payment from FX accounts - savings deposits	MKD counter value of the paying currency	1%, except in case where the Bank offers currency convert free of commission
<b>III FOREIGN CURRENCY OPERATIONS</b>			
<b>1</b>	<b>Purchase of foreign currencies for payment</b>		
1.1	Purchase of cash foreign currencies and disbursement in MKD		Commission free
1.2	Purchase of traveler's cheques	Instrument (cheque)	MKD 500.00
1.3	Purchase of FX cheques		
1.3.1	- up to EUR 49.99 or other currency in equal proportion	Instrument (cheque)	MKD 300.00

1.3.2	- from EUR 50.00-999.99 or other currency in equal proportion	Instrument (cheque)	MKD 500.00
1.3.3	- over EUR 1,000 or other currency in equal proportion	Instrument (cheque)	MKD 1,200
1.3.4	- cheques issued in USD	Instrument (cheque)	1.0%, min MKD 1,000 + MKD 1,000
1.4	Takeover of payment cheques and other securities from natural persons on incaso (collection)	Cheque	1.5%, min MKD 2,000 when accepting the cheque
1.5	Purchase and change of cash foreign currencies (old banknotes)	MKD counter value of purchased, changed banknote	10%, min MKD 500.00

### C. OTHER OPERATIONS AND FEES AND COMMISSIONS

1.	In addition to fees and commission under this Tariff, the Bank shall charge for the real costs incurred in performing the following operations:
-	Costs paid for transfer via mail;
-	Postal charges for registered, express and air consignments, consignments with return receipts and other special packing, postage and packing and transportation costs;
-	Costs for telefax, telegram and phone calls, other than local calls;
-	Costs for special handling material;
-	Costs calculated by other banks in the country – participants in performance of the operations;
-	Fees and commissions on the costs calculated by foreign banks;
-	Transfer fee of NBRM;
-	Fees and taxes, and other public charges paid by the Bank in behalf of the service user;
-	Costs for legal consulting, court charges and etc.;
-	Expertise costs requested by the service user;
-	Costs for analyses and processing of materials;
-	Replacement of safe lock due to lost key;
-	Other charges incurred upon request of the service users;
-	Other operating costs.
2.	For particular operations performed by the Bank, and which are not envisaged in the Tariff, the amount of the fees and commissions shall be determined in agreement between the Bank and service users.
3.	For particular operations, the Bank may agree fees and commissions in lump sum.

#### Exemptions and authorizations for making exemptions in Tariffs and Fees and Commissions

Manger	Up to 10%
Director of the Retail Management Division	Up to 20%
Member of the Management Board competent for the Retail Management Division	Up to 30%
Management Board	All other exemptions

For the exemptions under the authorizations given in the tables above, it is sufficient to secure written consent by e-mail. If an exemption is to be approved by the Management Board, it is necessary to secure signed Conclusion.

The Liquidity Management and ALM Department is entrusted to make update and deliver the Decision to the Banks' divisions and departments.

This Decision shall take effect as on the date of its adoption.

The Decision on Tariffs and fees and Commissions for Services Offered by Stopanska banka a.d. Bitola OU No 02-3592/1/II.1-15 of 22.02.2017 shall cease to apply as of the adoption of this Decision.

OU No 02-11792/1/II-19

Bitola, 08.06.2017